

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David W Semanski
Noreen T Semanski
Debtors

Case No. 17-04966-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 30

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db/jdb
4998367 +David W Semanski, Noreen T Semanski, 1304 Mount Hope Avenue, Pottsville, PA 17901-1409
4998370 +Capl/dbarn, Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
4998374 +Citicards Cbna, Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
4998375 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
4998376 +Financial Recoveries, POB 1388, Mount Laurel, NJ 08054-7388
4998376 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,
Omaha, NE 68102-1593
4998379 +Lehigh Valley Health Network, POB 781733, Philadelphia, PA 19178-1733
4998380 +Lehigh Valley Schuylkill South, 420 South Jackson Street, Pottsville, PA 17901-3625
4998381 +Medical Imaging of Lehigh Valley PC, POB 371863, Pittsburgh, PA 15250-7863
4998386 +Schuylkill Medical Center East, 700 East Norwegian Street, Pottsville, PA 17901-2798
4998387 +Schuylkill Medical Center South, 420 South Jackson Street, Pottsville, PA 17901-3692

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+E-mail/Text: wschwab@ig7technology.com Mar 29 2018 19:04:38 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235-0056
4998365 +E-mail/Text: bk@avant.com Mar 29 2018 19:04:25 Avant Credit, Inc, Attention Bankruptcy,
Po Box 9183380, Chicago, IL 60691-3380
4998366 +EDI: BANKAMER.COM Mar 29 2018 23:03:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
4998368 +EDI: CAPITALONE.COM Mar 29 2018 23:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
4998369 +EDI: CHASE.COM Mar 29 2018 23:03:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298
4998371 +EDI: WFNNB.COM Mar 29 2018 23:03:00 Comenitycapital/bosco, Comenity Bank,
Po Box 182125, Columbus, OH 43218-2125
4998372 +EDI: NAVIENTFKASMDOE.COM Mar 29 2018 23:03:00 Dept Of Ed/Navient, Attn: Claims Dept,
P.O. Box 9635, Wilkes Barr, PA 18773-9635
4998373 +EDI: DISCOVER.COM Mar 29 2018 23:03:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
4998377 +EDI: HY11.COM Mar 29 2018 23:03:00 Hyundai Motor Finance, Attn: Bankruptcy,
Po Box 20809, Fountain Valley, CA 92728-0809
4998378 +EDI: CBSKOHL.COM Mar 29 2018 23:03:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
Milwaukee, WI 53201-3043
4998382 +EDI: NAVIENTFKASMSERV.COM Mar 29 2018 23:03:00 Navient, Attn: Claims Dept, Po Box 9500,
Wilkes- Barr, PA 18773-9500
4998383 +EDI: AGFINANCE.COM Mar 29 2018 23:03:00 OneMain Financial, Attn: Bankruptcy Department,
601 Nw 2nd St #300, Evansville, IN 47708-1013
4998384 +E-mail/Text: bankruptcynotices@psecu.com Mar 29 2018 19:04:26 P S E C U,
Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
4998880 +EDI: PRA.COM Mar 29 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4998385 +E-mail/Text: bankruptcy@prosper.com Mar 29 2018 19:04:24 Prosper Marketplace Inc,
Po Box 396081, San Francisco, CA 94139-6081
4998388 +EDI: RMSC.COM Mar 29 2018 23:03:00 Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
4998389 +EDI: RMSC.COM Mar 29 2018 23:03:00 Synchrony Bank/American Eagle, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
4998390 +EDI: RMSC.COM Mar 29 2018 23:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
4998391 +EDI: WFFC.COM Mar 29 2018 23:03:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
Des Moines, IA 50306-0438

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Robert M. Reedy on behalf of Debtor 1 David W Semanski robert@attyreedy.com,
bill_crown@hotmail.com;attyreedy@yahoo.com
Robert M. Reedy on behalf of Debtor 2 Noreen T Semanski robert@attyreedy.com,
bill_crown@hotmail.com;attyreedy@yahoo.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

Information to identify the case:Debtor 1 **David W Semanski**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3166**

EIN --_-----

Debtor 2 **Noreen T Semanski**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2793**

EIN --_-----

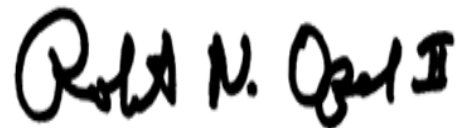
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-04966-RNO**

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David W Semanski

Noreen T Semanski

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

March 29, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.